CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Conduct a survey to determine the saving institutions in your community. Share findings with class. | |
| Compare the advantages and disadvantages of placing money in various savings institutions. | Read selected references and make lists of advantages and disadvantages of the types of savings institutions listed. | Schoenfeld and Natella, The Consumer and His Dollar, p. 257.<br><br>Thal and Holcombe. Your Family and Its Money, pp. 215-219.<br><br>Bulletin: Institute of Life Insurance, Your Money and Marriage, p. 25.<br><br>Bohlman, Investing Your Savings, pp. 20-22.<br><br>U. S. News and World Report: Investments, Insurance, Wills - Simplified, p. 15. |
| | Listen to a symposium, composed of representatives from a bank, savings and loan association, and a credit union, explaining savings programs. Ask questions in order to compare the advantages and disadvantages of the various types of institutions available. | |
| | Secure pamphlets on the purchase of U. S. Government bonds to see the advantages of savings by this method. | Bohlman and Bohlman, Investing Your Savings, pp. 22-24. |

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Participate in a mini-drama entitled, "Ownership of U. S. Savings Bonds," to see the advantages of buying savings bonds. | Kit: U. S. Treasury, Instructional Materials for Classrooms. |
| | Select advertisements in the paper and periodicals that relate to saving money. Discuss factors to consider before depositing money in these savings programs. | |
| | Analyze the chart of the various savings options and compare for safety, rate of return, and ease of withdrawal. Identify the one best suited to your present needs. | Bohlman and Bohlman, Investing Your Savings, pp. 20, 22, 28.<br>Thal and Holcombe, Your Family and Its Money, pp. 214-218. |
| | Select one of the savings institutions and secure additional information from library references on the advantages and disadvantages of that particular type of savings program. | |
| | Visit a credit union and investigate steps in becoming a member, depositing money, and purchasing shares. | Bulletin: Prindle, Ed., It's Not Just Money, pp. 53-56.<br>Thal and Holcombe, Your Family and Its Money, p. 216.<br>Bohlman, Investing Your Savings, p. 14. |
| Explain why life insurance may be a form of savings. | Examine a life insurance policy's section on cash values. Read selected references and compare opinions of authors as to the positive and negative values of life insurance as a vehicle for savings. | U. S. News and World Report: Investments, Insurance, Wills - Simplified, pp. 109-173. |

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show avility to apply the management process in planning savings and investments.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | | Britton, Personal Finance, p. 321 (Teacher reference).<br><br>Booklet: Consumers Union, Life Insurance, pp. 69-84. |
| State assets to consider before saving by investing. | Read selected references and periodicals for advice on family security before making investments. Participate in small groups and list the assets a family should consider before investing. Visit the actual marketplace and compare ideas of resource people in the financial world with your list. Report findings.<br><br>Relate the slogan, "Before you invest, investigate," to the fact that investing is a long-term goal. | Schoenfeld and Natella, The Consumer and His Dollars, p. 260.<br><br>Thal and Holcombe, Your Family and Its Money, pp. 219-221.<br><br>Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 24-34. |
| Define the terms "securities," "stock," "bond," "mutual funds." | Read selected references and develop definitions of terms used in the securities market. Share with class. | Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, pp. 24, 32.<br><br>U. S. News and World Report: Investments, Insurance, Wills - Simplified, pp. 45, 86.<br><br>Brochures from investment companies. |
| Explain why saving by investment is a long-term goal. | Select several charts showing how the long-term effects of compounding interest and inflation have changed the value of a stated investment. Explain why these investments would be of value only for a long-term goal. | Schoenfeld and Natella, The Consumer and His Dollar, pp. 256-262. |

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | | U. S. News and World Report: Investments, Insurance, Wills - Simplified, pp. 13-29. |
| | Choose a stock or mutual fund from the financial page of newspaper. Maintain a daily chart showing changes in price for two weeks. Calculate how much you would have gained or lost if you had invested $100. Refer to a financial listing to see how much you would have gained or lost if you had bought this one year ago, and determine the effect these short-term to long-term changes in prices have on the value of investments. | |
| Describe how real estate is a form of investment. | Summarize a presentation by a real estate dealer who discussed the pros and cons of property and home ownership as a form of investment. | Bohlman, Investing Your Savings, p. 29.<br><br>U.S. News and World Report: Investments, Insurance, Wills Simplified, p. 33. |
| | Discuss with the real estate dealer how inflation affects an investment in real estate. Seek his opinion on mobile home vs. conventional house regarding investment quality. | |
| Explain how education is an investment. | Examine charts relating average incomes to occupations and years of schooling, to see that education is an investment. | Troelstrup: The Consumer in American Society, p. 103 (Teacher reference). |

CONCEPTS: Savings and Investments

OVERAL' OBJECTIVES: Show ability to apply the management process in planning savings and investments.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Respond to reports explaining how investing in education may result in higher incomes. List other satisfactions resulting from additional and continuing education. | Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Jobs in the 70's," pp. 33-36.<br><br>Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 20-23. |
| Describe how legislation protects investors. | Present a taped interview with a local banker explaining how savings accounts are insured by law. | |
| | Read selected references on how regulatory agencies protect the saver. | Bohlman, Investing Your Savings, p. 42. |
| | Refer to previous list of savings institutions to determine which ones are protected by regulatory agencies. | |
| Apply management process in planning savings and investments. | Refer to the steps in making a spending plan and illustrate how to make a suitable savings plan for:<br><br>Mary, a junior, who wants a new dress for the Junior-Senior Dance.<br>Mr. and Mrs. Newlywed, who need to establish an emergency fund.<br>Joe, a freshman, who wants a car when he is sixteen. | |
| | Use the story, "The Money Tree." Show how management could have applied to Scott's final decision of where he placed his money. | Bulletin: Texas Tech University, Consumer Education, Part II, pp. 136-138. |

CONCEPTS: Taxes

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of tax outlay to benefits received.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| List types of taxes paid by the individual or the family. | Brainstorm to list types of taxes paid by the individual or the family. | |
| | List taxes which you currently pay. | |
| Name the sources of taxes. | Observe flash cards to name sources of taxes. | Flash cards. Examples: individual, corporation, sales, gasoline, excise, property, school, and Social Security taxes. |
| Identify benefits derived from taxes. | Observe pictorial flash cards to identify benefits derived from federal taxes. | Pictorial flash cards. Examples: defense, scientific experiments, postal system, Social Security benefits, parks, housing loans, roads, and foreign aid. |
| | View selected transparency which shows how a dollar in the federal budget is spent to benefit the public. | Craig, Thresholds to Adult Living, p. 298. |
| | Observe pictorial flash cards to identify benefits derived from state taxes. | Pictorial flash cards. Examples: Universities and schools, hospitals, libraries, roads and bridges, parks. |

CONCEPTS: Taxes

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of tax outlay to benefits received.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Observe pictorial flash cards to identify benefits derived from local taxes. | Pictorial flash cards. Examples: police and fire protection, streets, roads and sidewalks, street lights, street cleaning, health protection and sanitation, libraries. |
| | List items seen enroute to school which were financed by taxes. Share with class. | |
| | Listen to a taped report explaining how taxes are collected and used. | |
| | Participate in a discussion on what goods and services are available in your community through taxes. Think of life without these goods and services. | |
| Identify the records which should be kept by the family. | Respond to an illustrated lecture concerning the records one should keep which are necessary to file an income tax return. | Business Education teachers or two young couples. |
| Complete a sample income tax return. | Complete a sample income tax return after a class discussion and with the aid of charts and old tax forms. | Income tax forms. Charts, old tax returns. |

CONCEPTS: Wills

OVERALL OBJECTIVES: Demonstrate comprehension of how a will contributes to family security.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify reasons for having a legal will. | Read selected case studies to see the importance of having a will. Discuss cases where a will was not made and list reasons for having a will. | Britton, Personal Financing, pp. 390-391 (Teacher reference).<br><br>Troelstrup, The Consumer in American Society, pp. 488-495 (Teacher reference).<br><br>Craig, Thresholds to Adult Living, 2nd Ed., p. 407.<br><br>Warmke, et al., Consumer Economic Problems, p. 579-580 (Teacher reference). |
| Define the terms used in making a legal will. | Read selected references and compile a list of terms and definitions that are used in making or renewing a will. Discuss terms. | |
| Identify characteristics of a legal will and steps to take when making a will. | Listen to and discuss with an attorney laws pertaining to wills in South Carolina, characteristics of a will, and steps in making a will. | Attorney. |
| Write a sample will. | Write a sample will and have a lawyer determine if it meets legal requirements. | |

CONCEPTS: Wills

OVERALL OBJECTIVES: Demonstrate comprehension of how a will contributes to family security.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify taxes that concern a testator. | Prepare a case study on taxes that concern a testator. | |
| Describe how making a will contributes to family security. | Listen to selected case studies and discuss how making a will contributes to family security. Discuss personal experiences or experiences of friends, which also illustrate the concept that having a will contributes to family security. | U.S. News and World Report: Investments, Insurance, Wills, Simplified, pp. 189-190. |

CONCEPTS: Financial Records

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Explain the purposes of keeping a financial record on a business-like basis. | Select a quotation concerning financial records and explain its meaning. | Booklet: Sears, Roebuck and Co., Department Store in the Classroom, pp. 16-17.<br><br>Bulletin board of quotations on money. |
| | Participate in a supervised study session on the benefits of keeping useful financial records and summarize the purpose of keeping financial records in a business-like manner. | Thal and Holcombe, Your Family and Its Money, pp. 226-227. |
| Describe methods used in keeping financial records. | Respond to the story, "Mama and Her Bank Account," by explaining the effectiveness of Mama's methods of keeping financial records.<br><br>Compile a list of methods to keep financial records through informal interviews with people. Report to class your findings on various methods used. | Story: Reader's Digest, Feb., 1941, pp. 33-35, 38. |
| Explain the reasons for using a checking account. | Read selected references and make a written summary of the reasons for using a checking account.<br><br>Identify on a continuum chart your choice in handling money on a cash or check basis.<br><br>Participate in a panel discussion cash vs. checks. Discuss the different values of paying by cash or by check. | Thal and Holcombe, Your Family and Its Money, p. 216.<br><br>Leaflets from local bank. |

CONCEPTS: Financial Records

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Give examples of the types of checking accounts. | Visit several local commercial banks by committee assignment and investigate the types of checking accounts they offer. Present the findings on types of checking accounts offered by each bank. | Panphlets on checking accounts from local banks.<br><br>Booklet: Dollar Sense, Editors of Co-Ed, pp. 12-14.<br><br>Booklet: The American Banking Assoc., Using Bank Service. |
| Demonstrate procedures in opening a checking account. | Visit several local banks by committee assignment to investigate procedures used in opening a checking account. Discuss procedures.<br><br>Observe someone opening a checking account. If possible, videotape the procedure. Discuss the observation.<br><br>Make a bulletin board showing the steps that are used in opening a checking account. | Booklet: Dollar Sense, Editors of Co-Ed, pp. 13-14.<br><br>Material used in opening a checking account: application form, deposit slips. |
| Write a check in a recommended form. | View selected transparencies to choose appropriate procedures in writing a check.<br><br>Observe the illustrated procedure for writing a check correctly. Write a check in a recommended form. Have it checked by someone for accuracy. | Booklet and pamphlets from local bank.<br><br>Thal and Holcombe, Your Family and Its Money, pp. 223-229. |
| Demonstrate the balancing of a checkbook against a bank statement. | Read selected references on how to balance a checkbook against a bank statement. Identify the steps that should be used to balance a checkbook. | Bank statement, cancelled checks, check record book (stubs), cancelled deposit slips. |

CONCEPTS: Financial Records

OVERALL OBJECTIVES: Demonstrate comprehension of resources needed in keeping useful financial records.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Observe a demonstration on balancing a checkbook against the bank statement. | Thal and Holcombe, Your Family and Its Money, pp. 229-231. |
| | Use a case study and balance a checkbook against the bank statement. Compare results. | Case study situation. |
| State additional ways to use banks in keeping important records. | Participate in a field trip to several banks to find out how important personal records may be stored there. Make a list of things that may be stored. | |
| State examples of how financial records assist in planning for the future. | Summarize a panel discussion on situations that require the use of accurate financial records. | Thal and Holcombe, Your Family and Its Money, p. 231.<br>Articles on financial information from Better Homes and Gardens, Good Housekeeping, Co-Ed. |
| List items that are withheld in the forms of payroll deductions. | Develop a chart listing items that are withheld from paycheck in various type jobs, such as Social Security, retirement, union dues, credit union, United Fund. | Paycheck stubs with deductions.<br>Retirement statements (copies). |
| List exemptions for federal and state income tax purposes. | Examine federal and state income tax forms to see what exemptions are allowed and make a list of these exemptions. | Federal and state tax forms.<br>Thal and Holcombe, Your Family and Its Money, pp. 232-237. |
| Describe resources needed in keeping financial records. | Write a paper explaining the use of resources in keeping financial records. | |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Define the term "marketplace." | Read suggested reference and define the term "marketplace." | Schoenfeld and Natella, The Consumer and His Dollar, p.3. |
| | View selected filmstrip and define the term "marketplace." | Filmstrip: Institute of Life Insurance, The Consumer in the Marketplace. |
| Describe basic characteristics of the marketplace. | View selected filmstrip and make a list of some of the characteristics of the marketplace. Share your list with the class. | Filmstrip: Guidance Associates, Money Well Spent. |
| | Read the suggested reference and explain how the described practices may confuse the consumer. | Schoenfeld and Natella, The Consumer and His Dollar, pp. 291-309. |
| State information that may be useful to the consumer as he goes into the marketplace to exchange dollars for goods and services. | Listen to selected recording and relate the cases to problems experienced by you or someone you know. | Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Recording, Part I. |
| | Read selected reference to identify the four basic rights of consumers that have been mentioned many times since 1962. Explain the meaning of each one of these rights. | Bulletin: President's Committee on Consumer Interests, Suggested Guidelines for Consumer Education Grades K-12, p. 32.<br><br>Periodical: J.C. Penney Co., Penney's Forum, Fall/Winter, 1968, p. 21.<br><br>Troelstrup, The Consumer in American Society, p. 18 (Teacher reference). |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | | Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Recording, Part II. |
| | Participate in a buzz group and discuss the meaning of the right to be informed. Share ideas from the group with the whole class. | |
| | Read or listen to selected case study to identify the areas where the buyer's right to be informed was violated by misleading advertising, false claims for savings, product quality, guarantee, and terms of sale. | Kit: Changing Times Education Serivce, Consumer Law-Rights and Responsibilities, Unit I, Case Study, "A Freezer Free of Charge . . . Almost." |
| | Make a list showing what you need to know in the marketplace about:<br>1. The seller or manufacturer.<br>2. The product.<br>3. Terms of sale.<br>Share list with the class to identify information that is useful to the consumer as he uses the resources of the marketplace. | |
| | View selected filmstrip and discuss how specific information can eliminate the need of defense mechanisms used by consumer. | Filmstrip: J.C. Penney Co., Inc., Consumer Defense Mechanisms. |
| Identify the consumer's responsibility for becoming informed. | Make a list of the consumer's responsibilities for becoming informed. Share this list with the class to identify and illustrate this consumer's responsibility. | Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968, p. 21. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify consumer information in terms of objectivity, usefulness, and source. | Identify various seals on transparency. List their uses and meaning. Use seals such as: American Gas Association, American Institute of Laundering, Underwriters' Laboratory Inc., and USDA. | Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, "What Do Seals Tell?" |
| | Select some products that carry the seals discussed. Evaluate if the seals are beneficial to the seller or the consumer and if the information is biased or objective. | Warmke, et al., Consumer Economic Problems, pp. 473-481 (Teacher reference). |
| | Study some labels and leaflets that give information about a product. Evaluate if the information is beneficial to the seller or the consumer and if the information is biased or objective. | Labels and leaflets that give information on different types of products. |
| Identify the public and private sources of consumer information. | Respond to an illustrated talk on the various sources of consumer information available. Discuss these sources with your parents. | Troelstrup, The Consumer in American Society, Chapter 17, 18, 19 (Teacher reference). |
| | | Schoenfeld and Natella, The Consumer and His Dollars, Chapters 2 and 3. |
| | | Levy, et al., The Consumer in the Marketplace. |
| | React to a resource person speaking on public and private sources of consumer information in South Carolina through discussion. Make a list or chart identifying the sources as public or private. | Periodical: McHugh, "Consumer Protection Against What?" Journal of Home Economics, May 1972, pp. 14-17 (Teacher reference). |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| List the agencies that help families make consumer choices. | Respond to a pre-test on abbreviations commonly used in describing federal agencies to see how many you can identify. | Pre-test: Texas Tech Consumer Education Curriculum Guide, p. 239. |
| | Explore the local library for publications, periodicals, and books which provide information to help consumers make choices in the marketplace. Make a display showing these publications. | Public library, school library.<br><br>Troelstrup, Consumer Problems and Personal Finance, Chapters 15, 16, 17, pp. 458, 496 (Teacher reference). |
| | Read and compile a list of agencies that help the consumer at the local, state, and national level. Share this information with your parents. | Warmke, et al., Consumer Economic Problems, Chapter 25, p. 473.<br><br>Wilson and Eyster, Consumer Economic Problems, Chapter 21, p. 398. |
| | Respond to a post-test to see if you can identify more agencies than you did in the pre-test. Check your progress by comparing the number of correct answers. | |
| Explain how agencies help protect families as consumers. | Participate in groups and list the agencies that help protect families. Develop a chart that gives the functions of each agency. Identify a situation where an agency helped a consumer. | Warmke, et al., Consumer Economic Problems, Chapter 25.<br><br>Schoenfeld and Natella, The Consumer and His Dollars, Chapters 2 and 3. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| List statutes that protect the consumer. | Read selected material on legislation. Underline the sections of the statutes that deal with consumer protection. Make a list of the statutes that protect the consumer. | Bulletin: Texas Tech University, Consumer Education Curriculum Guide, Part II, pp. 245-253. |
| | Write a letter to your congressman to seek information on laws that have been passed or are pending, that would protect or inform the consumer. Report to class and discuss. | Office Consumer Affairs: Guide to Federal Consumer Services (Teacher reference). |
| Identify advertising media and techniques. | View selected film and list the media used for advertising (television, newspapers, circulars, special promotions, coupons, stamps). | Film: Modern Talking Pictures Service, Charlotte, N.C., The Lasting Medium. |
| | View chosen slides and discuss how the media might influence your buying. | Slides: Michigan Ext. Service, Ads Add Up. |
| | Poll the class on types of soap used and reasons why specific brands were purchased. Discuss whether brand names are a reliable advertising guide. | Bratton, Home Management Is--, pp. 384,459.<br>Schoenfeld and Natella, The Consumer and His Dollars, pp. 62-67. |
| | Assemble a "Think Board," a display of various printed advertisements. Think about these ads and identify the advertising technique used in each one. | Samples of all forms of advertising.<br>Warmke, et al., Consumer Economic Problems, p. 463. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | Collect sample advertisements from newspapers. Read and locate key words designed to influence reader. Identify the advertising technique used. | Bratton, Home Management Is--, p. 63. |
| | Participate in a group to prepare a mock television commercial for two new products: D-Smello, a deodorant, and Happy Times, a soft drink. Present to class. Identify the types of advertising media used. Discuss why television has become such a powerful advertising force. | |
| Identify purposes of advertising from seller's viewpoint. | Read suggested books and identify the major purposes of advertising from the standpoint of the seller. Compile a list. | Warmke, et al., Consumer Economic Problems, pp. 383, 468. |
| | Interview several local merchants who advertise considerably and ask why they advertise. Report findings to class. | |
| State the advantages and disadvantages of advertising from the consumer's point of view. | Analyze an advertisement by discussing such questions as: What kind of information do you, as a consumer, want in an ad? How should this information be made available to the consumer? | |
| | Participate in teams and make a list of either the advantages or disadvantages of advertising from the consumer's point of view. Share list with class. | Bratton, Home Management Is--, pp. 65-69.<br><br>Schoenfeld and Natella, The Consumer and His Dollars, pp. 66-81. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify types of misleading advertising. | View suggested filmstrip and listen to the record. List examples of misleading advertising. | Filmstrip and Record: Guidance Associates Inc., Buyer Beware. |
| | Select local newspaper advertisements that appear misleading. Visit the store to see if the advertisements were misleading. Report your findings to the class. | |
| | View suggested film to de ect the misleading technique called "bait and switch." Discuss other misleading techniques shown in the film. | Film: Charleston Trident Chamber of Commerce, Too Good to be True. |
| State guidelines for consumers to use in examining advertisements. | Participate in buzz groups and discuss guidelines that consumers could use in examining advertisements. Compile these and share with your family. | Warmke, et al., Consumers Economic Problems, pp. 383, 468. |
| | | Bratton, Home Management Is--, pp. 65-68. |
| Give examples of realistic expectations regarding product performance. | Read some references on warranties and define the terms "warranty" and "Guarantee." | Warmke, et al., Consumer Economic Problems, pp. 517-518. |
| | Make a list of items that are stated on an expressed warranty and on an implied warranty. | Levy, et al., The Consumer in the Marketplace, pp. 129-132. |
| | Visit several stores and identify information provided on product performance. Discuss how this information could be useful to the consumer. | |
| Distinguish between "misuse of product" and "product failure." | Participate in a buzz group discussion to identify and illustrate "misuse" of a product and "failure" of a product. Discuss ideas developed as a class. | |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify the responsibility for product safety. | Read suggested case study and state who you feel should have been responsibile for the safety of the product. Read the information booklet and identify the responsibility for product safety by making a chart. | Kit: Changing Times Consumer Education Service, Consumer Laws-Rights and Responsibilities, Case Study, "If Only We Had a Warning." |
| | View suggested slides to identify the role of a private agency in product safety. | Slides: Underwriters' Laboratories, Inc., Testing for Public Safety. |
| | View selected visual and identify various categories of hazardous household products. | Kit: Changing Times Consumer Education Service, Consumer Law-Rights and Responsibilities, Visual, "The Awesome Toll." |
| | Study some household products like detergents, oven cleaners, and furniture polish to estimate the degree of danger. List the estimated degree of danger on a chart, using the following categories:<br>1. Labeling--Does it warn of extent of danger? Give clear directions for safe using? Tell what to do in case of accident?<br>2. Packaging--Can it be opened without difficulty by adults, but not by young children? Would it attract a child by resemblance to food product? | |
| Identify the consumer's responsibility for safety. | Make a list of responsibilities the consumer must assume for safety. | Periodical: "Consumer Responsibilities," Penney's Forum, Fall/Winter, 1968, p. 21. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| State situations where the consumer has limitations in making choices. | Read selected case study and define the terms "monopoly" and "natural monopoly." | Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Case Study, "The Night the World Stood Still." |
| | Write a situation where the consumer has limitations in making a choice. Discuss why the choice was limited. | Wilson and Eyster, Consumer Economic Problems. |
| Explain how buying is choice-making in the marketplace. | View selected transparency and list ways in which buying is choice-making. Discuss which of these are most commonly in the marketplace. | Transparency: Clemson University Media Center, Consumer Education, "The Seven Way Test of Buymanship???" |
| | | Warmke, et al., Consumer Economic Problems, pp. 377-390 (Teacher reference). |
| | Select an item you are considering purchasing and list the choices you must make in buying the item. Share your list with the class. | |
| List techniques used in making satisfying choices. | View bulletin board to list techniques in making choices. | Bulletin board: "Directions for Shopping" (Road sign with directional markers; each marker indicates a technique). |
| | | Booklet: Beneficial Management Corporation (Woods, Mercedes), What Every Woman Should Know About Money, "Techniques of Expert Buying" (Teacher reference). |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | | Booklet: Sears, Roebuck and Co., A Department Store in the Classroom (Teacher reference).<br><br>Better Business Bureau, Consumer's Buying Guide (Teacher reference). |
| State the criteria for an effective shopping plan. | Participate in a question and answer session to review advantages of using a spending plan. Explain how the use of a shopping list contributes to an effective plan. | Booklet: Money Management Institute, Your Shopping Dollar (Teacher reference). |
| | Read selected references to compile a list of seasonal sales. Share with your families. Explain how anticipated sales can be a part of a shopping plan. | Lewis, et al., Housing and Home Management, p. 140 (Teacher reference). |
| Define the terms which a shopper should know. | Read selected references to define the shopping terms: irregulars, seconds, as is, loss leaders, broken lot, damaged, markdown, and special purchase lot. | Gawne and Oerke, Dress, The Clothing Textbook, 3rd Ed., pp. 134-159.<br><br>Periodical: "Buy 'seconds' and save," Changing Times, Feb., 1972 (Teacher reference). |
| State factors used in judging the quality of an item. | Study suggested brochures and magazine articles advertising appliances, furniture, clothing, cars, or cosmetics and state the factors used in judging the quality of an item. | Current brochures and magazines. |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| List shopping courtesies which consumers could practice. | Respond to a speaker from a department store by making a list of shopping courtesies which consumers could practice in handling merchandise, making exchanges and treatment of sales personnel.<br><br>Observe shoppers in a local store. Report to the class on the courtesies observed in the store. | Resource person. |
| State responsibilities of the consumer in making choices. | Respond to a report giving a list of the responsibilities of the consumer in making satisfying choices. | Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968, p. 21. |
| Identify various channels a consumer could use in attempting to settle a grievance. | Respond with questions to a panel who identified the various channels that may be used in attempting to settle a grievance. | Resource persons from agencies such as: Retail merchants, manufacturers' representatives, Chamber of Commerce, Better Business Bureau, State Attorney General. |
| | Read selected article and make a comparative list of information in the article and that which was presented by the panel. Share the list with the class. | Periodical: "Got A Gripe--Here's Where to Complain," Changing Times, March 1970.<br><br>Periodical: "They Promise Action on Consumer Complaints," Changing Times, Jan., 1972, pp. 16-18. |
| | Visit a small claims court and get information on:<br>1. The procedure a plaintiff must follow to bring a case into court.<br>2. The filing fee and types of cases the court | |

CONCEPTS: Consumer Rights and Responsibilities

OVERALL OBJECTIVES: Show comprehension of the consumer's rights and responsibilities in the marketplace.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| | is prepared to hear.<br>3. Kinds of orders the court can issue.<br>Report this information to the class. Show how this method could be used to settle a grievance. | |
| State methods of making complaints. | Read selected information sheet and make a bulletin board or poster showing suggested procedures for making a complaint. | Kit: Changing Times Education Service, Consumer Law-Rights and Responsibilities, Information sheet, "How to Complain." |
| | Participate in role playing and show several examples of how returns and exchanges of a product may be handled by the consumer and by the retailer. | |
| | Engage in a self dialogue and make a decision about whether to keep an unsatisfactory product or return it. Share this experience with the class by letting them observe you. | Periodical: "Chairs Dialogue With Self," Penney's Forum, Spring/Summer, 1972, p. 11 (Teacher reference). |
| | Play the game, "Consumer Redress," to identify effective procedures in making a complaint. Discuss strategies used in the game and tell why they were effective or ineffective. | Game: Changing Times Ed., Service, Consumer Law-Rights and Responsibilities, "Consumer Redress." |
| Identify the consumer's responsibility concerning his right to be heard. | List consumer responsibilities in voicing dissatisfactions. Share your list with the class. | Periodical: Penney's Forum, Fall/Winter, 1968, p. 21. |
| Explain the rights and responsibilities of the consumer as he uses the resources of the marketplace. | Make a list of the rights and responsibilities of the consumer as he uses the resources of the marketplace. Hand this list in to the teacher for evaluation. | |

CONCEPTS: Financial Crises

OVERALL OBJECTIVES: Demonstrate comprehension of available sources of help to families involved in a financial crisis.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Give examples of financial crises. | Participate in a brainstorming session to give ideas on financial crises. | Waller and Hill, The Family--(Teacher reference). |
| | Find information where individuals and families are involved in financial difficulties. Share findings. | |
| | Respond to a taped interview on functions of a small claims court by listing examples of financial crises. | |
| | Respond to case studies that have occurred in real life. Discuss why each case is an example of a financial crisis. | Booklet: University of Wisconsin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems. |
| Identify sources which could be helpful to families in dealing with a financial crisis. | Participate in groups and find sources of help that are available to families involved in financial crises. | Telephone directory (See listing as family service agencies, banks, finance companies, ministers, attorneys, Salvation Army, extension agents). |
| | Develop a list of sources which could be helpful to individuals or families in dealing with a financial crisis. Share with class. | Gordon and Lee, Economics for Consumers, pp. 326-329 (Teacher reference). |

CONCEPTS: Career Opportunities in Consumer Education

OVERALL OBJECTIVES: Show comprehension of a range of career opportunities in consumer education.

| BEHAVIORAL OBJECTIVES | LEARNING AND EVALUATION EXPERIENCES | TEACHING RESOURCES |
|---|---|---|
| Identify career opportunities in consumer education. | Participate in a brainstorming session to identify career opportunities. Compile the results on the chalkboard. | |
| | Read selected reference to identify career opportunities in Home Economics relating to consumer education. Develop a chart to use in explaining opportunities to class. | McDermott, et al., Homemaking for Teenagers, Book II, pp. 712-726. |
| | Respond to a resource person explain satisfactions and opportunities in a consumer education career. Summarize main points on chalkboard. | Resource person. |
| | Research topic for further information on a career of your choice. Share information with class. | Library, Guidance Counselors. |

Resources for Management and Consumer Education

Books:

Arnspiger, V. Clyde. Values to Live By. Austin, Texas: Steck Vaughn Company, 1967.

Barclay, Marion and Frances Champion. Teen Guide to Homemaking. Dallas, Texas: Webster Division, McGraw-Hill Book Company, 1972.

Bell, Camille G. and Berlie J. Fallon. Consumer and Homemaking Education: A Case Study Approach. Danville, Illinois: The Interstate Printers and Publishers, Inc., 1971.

Better Business Bureau. Consumer's Buying Guide. New York: A Benjamin Company/Rutledge Book, 1970.

Bohlman, Herbert and Edna Bohlman. Investing Your Savings. Chicago: Educational Opportunities Division, Follett Publishing Company, 1968.

Bratton, Esther. Home Management Is-----. Boston: Ginn and Company, 1969.

Britton, Virginia. Personal Finance. New York: Van Nostrand Reinhold Company, 1968.

Brown, Marcia. The Stone Soup. New York: Scribner Company, 1947.

Craig, Hazel Thompson. Thresholds to Adult Living. Peoria: Charles A. Bennett Company, Inc., 1969.

Cross, Aleene. Enjoying Family Living. New York: J. B. Lippincott Company, 1967.

_____ Introductory Homemaking. New York: J. B. Lippincott Company, 1970.

de Jesus, Carolina Maria. Child of the Dark. New York: New American Library, 1970.

deMaupassant, Guy. The Complete Short Stories of deMaupassant, "The Necklace". Kansas City: Halcyon House, 1947.

Dervin, Brenda. The Spender Syndrome - Case Studies of 68 Families and Their Consumer Problems. Milwaukee: Center for Consumer Affairs, The University of Wisconsin, University Extension, 600 West Kilbourn Avenue 53203, 1971.

Felson, Henry G. A Teen-Ager's First Car. New York: Dodd Mead and Company, 1966.

_____ To My Son, the Teen-Age Driver. New York: Dodd Mead and Company, 1964.

_____ Boy Gets Car. New York: Random House, 1960.

Fitzsimmons, Cleo and Nell White. Management for You. New York: J. B. Lippincott Company, 1969.

Fleck, Henrietta, Louise Fernandez and Evelyn Munves. Exploring Family Living. 3rd ed., Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1964.

Forbes, Kathryn Anderson. Mama's Bank Account. New York: Harcourt, Brace and World, 1943.

Garrett, Pauline. Consumer Housing. Peoria: Charles A. Bennett Company, Inc., 1972.

Gawne, J. Eleanor and Bess V. Oerke. Dress, the Clothing Textbook. Peoria: Charles A. Bennett Company, Inc.

Gilbreth, Frank, Jr. and Ernestine G. Carey. Cheaper by the Dozen. New York: Thomas Y. Crowell, and Company, 1948.

Gordon, Leland J. and Stewart M. Lee. Economics for Consumers. New York: Van Nostrand Rheinhold Company, 1972.

Harkins, Philip. The Day of the Drag Race. New York: William Morrow and Company, 1960.

Head, Ann. Mr. and Mrs. Bojo Jones. New York: New American Library, 1967.

Levinson, Sam. Everything but Money. New York: Simon and Schuster Company, 1966.

Levy, Leon, Robert O. Feldman and Simpson Sasserath. The Consumer in the Marketplace. New York: Pitman Publishing Corporation, 1970.

Lewis, Dora, Jean Burns and Esther Segner. Housing and Home Management. New York: The Macmillan Company, 1969.

McDermott, Irene E., Jeanne L. Norris and Florence W. Nicholas. Homemaking for Teen-Agers, Book 2. Charles A. Bennett Company, Inc., 1972.

Raines, Margaret. Managing Livingtime. Peoria: Charles A. Bennett Company, Inc., 1966.

Raths, Louis, Merrill Harmin and Sidney Simon. Values and Teaching. Columbus, Ohio: Charles E. Merrill Publishing Company, 1971.

Riker, Audrey Palm and Holly E. Brisbane. Married Life. Peoria: Charles A. Bennett Company, Inc., 1970.

Roberts, Ralph and Walter Barbe. Teen Age Tales. 2nd. ed. Boston: D. C. Heath and Company, 1964.

Schoenfeld, David and Arthur Natella. The Consumer and His Dollar. Dobbs Ferry, N. Y.: Oceana Publications, Inc., 1970.

Smith, Betty. Joy in the Morning. New York: Bantam, 1963.

Steinbeck, John. The Pearl. New York: The Viking Press, 1947.

Thal, Helen and Melinda Holcombe. Your Family and Its Money. 2nd ed. New York: Houghton Mifflin Company, 1972. (To be revised 1973.)

Troelstrup, Arch W. The Consumer in American Society. 4th ed. New York. McGraw-Hill Book Company, 1970.

_____ Consumer Problems and Personal Finance. 3rd ed. New York: McGraw Hill Book Company, 1970.

U. S. News and World Report: Investments Insurance Wills Simplied. Washington, D. C.: U. S. News and World Report, Inc., 1969.

Vanderhaff, Margil. Home Management Is---. Boston: Ginn and Company, 1969.

Wadsworth, Wallace C. The Three Wishes. Chicago: Rand McNally and Company.

Waller, Willard W. and Rueben Hill. The Family. New York: Holt, Rinehart and Winston, 1951.

Warmke, Roman F., Eugene D. Wyllie, W. Harmon Wilson and Elvin S. Eyster: Consumer Economic Problems. 8th ed. Cincinnati: South Western Publishing Company, 1971.

Wilson, W. Harmon and Elvin S. Eyster. Consumer Economics Problems. 7th ed. Dallas: South-Western Publishing Company, 1966.

Booklets, Bulletins, Leaflets, Pamphlets:

American Home Economics Association. 2010 Massachusetts Avenue, N. W., Washington, D. C. 20036.
Consumer and Homemaking Education
Dynamics of Teaching
HELP - Checking Account a Service to You

Arkansas State Department of Education. Curriculum Guide - Consumer Education for Teachers. Little Rock, Arkansas 72203.

Consumer Union. The Consumers Union Report on Life Insurance. 256 Washington Street, Mount Vernon, New York 10550.

Cooperative Extension Service. Clemson University, Clemson, South Carolina 29631.
Credit Cards - Thirty Days to Reality
The Truth in Lending Law

Cooperative Extension Service. Management in Families, Series Numbers 452, 453, 454, 455, 635. Michigan State University, East Lansing, Michigan 48823.

Credit Union, National Association, Inc. Using Credit Wisely. Box 431, Madison, Wisconsin 53701.

Fane, Arthur and Xenia Fane. A Challenge of Success. Ginn and Company, Boston, Massachusetts 02117.

Follett Educational Corporation. The Money You Spend. New York University Press, New York, New York.

Follett Publishing Company. Just Married. 1010 W. Washington Boulevard, Chicago, Illinois 60607.

Grigg, Shirlene R. Pennies Grow on Plans. Division of Vocational Education, Rutledge Office Building, Columbia, South Carolina 29201.

Home Economics Publishers. Consumer Guide - Student Study Manual. Sheldon, Wisconsin 54766.

Homemaking Research Laboratories, Tony, Wisconsin 54563.
Today's Consumer - A Semester Course in Consumer Education
Consumer Study Units, Sets 2 and 3.

Illinois Board of Vocational Education and Rehabilitation. Teaching Aids for Consumer and Homemaking Programs. Special Programs Unit, Division of Vocational and Technical Education, 1035 Outer Park Drive, Springfield, Illinois 62706.

Insurance Information Institute. Every Ten Minutes - Auto Insurance. 110 William Street, New York, New York 10038.

Institute of Life Insurance. 277 Park Avenue, New York, New York 10017.
A Date with Your Future
Decade of Decision
Making the Most of Your Money
Moderns Make Money Behave
Tips for Teaching Life and Health Insurance
Your Money and Marriage

Michigan State University. Teaching Home Management- Youth and Decisions. College of Education, Education Publication Series, East Lansing, Michigan 48823.

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.

Children's Spending
It's Your Credit - Manage it Wisely
MMI-MEMO, Why Money Management
Mind Your Money - When You Shop
Mind Your Money - When You Spend
Reaching Your Financial Goals
Your Automobile Dollar
Your Housing Dollar
Your Savings and Investment Dollar
Your Shopping Dollar

National Education Association. Teaching for Changed Attitudes and Values. 1201 Sixteeth Street, N. W., Washington, D. C. 20036.

National Foundation for Consumer Credit, Inc. Using Our Credit Intelligently. 1819 H Street, N.W., Washington, S. C. 20006.

New York Life Insurance Company. What Every Family Should Know about Life Insurance. New York, New York.

Office of the Attorney General. Statute: Fair Credit Reporting Act, 1971. Columbia, South Carolina.

Prindle, John. It's Not Just Money. CUNA International, Inc., P. O. Box 431, Madison, Wisconsin 53701.

Scholastic Magazine. Dollar Sense. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Sears, Roebuck and Company. A Department Store in the Classroom. 7401 Skokie Boulevard, Skokie, Illinois 60076.

Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

Guide to Federal Consumer Services
Suggested Guidelines for Consumer Education - Grades K-12
Understanding Life Insurance for the Family
When You Use Credit

Texas Tech University. College of Home Economics, Lubbock, Texas 79409.
Consumer Education Curriculum Guide - Parts I and II
Consumer Education for Families with Limited Income

The American Bankers Association. Using Bank Services. 1120 Connecticut Avenue, N. W., Washington, D. C. 20006.

The Kiplinger Washington Editors, Inc. 99 New Ideas on Your Money, Job, and Living. 1729 H Street, N.W., Washington, D. C. 20006.

U. S. Treasury. Understanding Taxes. U. S. Director of Internal Revnue, Columbia, South Carolina.

Woods, Mercedes. What Every Woman Should Know About Money. Beneficial Management Corporation, Public Relations Director, 200 South Street, Morristown, New Jersey 07960.

Charts:

United States Department of Health, Education, and Welfare. Charts and Leaflets for Teaching Social Security. Social Security Administration, Baltimore, Maryland 21235.

Films:

Association Film. To Life with Love. 600 Grand Avenue, Ridgefield, New Jersey 07657.

Charleston Trident Chamber of Commerce. Too Good to be True. P. O. Box 975, Charleston, South Carolina 29402.

Ford Motor Company. So, You Want to Buy a Good Used Car? Film Library, The American Road, Deerborn, Michigan 48121.

Modern Talking Picture Service, Inc., 503 North College Street, Charlotte, North Carolina 28202.

- At Home - 2001
- Credit
- The Lasting Medium
- The Owl Who Gave a Hoot

Social Security Administration Office. (Local Office)

- You and Medicare.
- The Social Security Story

Filmstrips:

Federal Reserve System. Truth in Lending. Washington, D. C. 20551.

Guidance Associates. Pleasantville, New York 10570.

- Buyer Beware
- Money Well Spent
- Our Credit Economy, Parts I and II
- The Price of Credit

Institute of Life Insurance. Institute of Life Insurance, 277 Park Avenue, New York, New Yo.. 10017.

- Consumer Education Series:
  - "Consumers in Action"
  - "Consumers in the Marketplace"
  - "Our Role as Consumers"
- Marriage and Your Money

Insurance Information Institute. 110 William Street, New York, New York 10038.

- Automobile Insurance
- Patterns for Protection

J. C. Penney Company, Inc. 1301 Avenue of the Americas, New York, New York 10019.
Consumer Defense Mechanism
Credit - A Consumer Resource
Umpteen Ways People Shop

Money Management Institute. Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.
Be Credit Wise
Your Money and You

National Education Association. Getting Credit. 1201 Sixteenth Street, N. W., Washington, D. C. 20036.

Visual Education Consultants, Inc., Box 52, Madison, Wisconsin 53701.
Charge it, Please
The Installment Contract

Games:

Changing Times Education Service. The Budgeting Game. 1729 H Street, Northwest, Washington, D. C. 20006.

Scholastic Magazines, Inc. Credit World. 902 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Western Publishing Company. Consumer. School and Library Department, 150 Parish Drive, Wayne, New Jersey 04740.

Kits:

Changing Times Education Service. Consumer Law - Rights and Responsibilities. 1729 H Street, Northwest, Washington, D. C. 20006.

Grolier Education Corporation. 845 Third Avenue, New York, New York 10022.
Modern Consumer Education Series:
Car Insurance
Health Insurance to Fit Your Needs
If Anything Happens to Me
The Costs of Running a Car

Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style. 277 Park Avenue, New York, New York 10017.

J. C. Penney Company. Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019.
Decision Making for Consumers
Financing a New Partnership
Homes Are for People
The Home - Our Environment for Human Growth

Scholastic Magazines. Consumer Credit Series. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.
Adaptations of Games:
"Consumer Credit"
"Credit Bee"

United States Department of the Treasury. Instructional Material for Classroom Use, Savings Bond. U. S. Savings Bond Division, Washington, D. C. 20226.

Periodicals:

Better Homes and Gardens. Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50336.
"A Boy's View of Home" January 1946.
"What Car Noises Tell You" May 1972.
"Will Your Car Insurance be Cancelled?" June 1972.

Changing Times. The Kiplinger Washington Editors, Inc., 1729 H Street, Northwest, Washington, D. C. 20006.

"Art of Buying a Car" March 1971.
"Before You Borrow or Say 'Charge It'" January 1972.
"Buy 'Seconds' and Save" February 1972.
"Can Congress Stop Those Billing Foul-ups?" June 1972.
"Ever use a Pawnshop?" February 1972.
"Getting Out of Debt without Going Broke" July 1971.
"Got a Gripe - Here's How to Complain" March 1970.
"How to Buy Auto Insurance Today" July 1971.
"How to Pay Less for an Auto Loan"
"How Much Life Insurance do You Need?" January 1972.
"How to Pick an Apartment" April 1971.
"House Buying - The Cost of Closing the Deal" November 1971.
"If You're Asked to Co-sign a Note..." March 1972.
"Little Attentions Keep Your Car Running Right" February 1972.
"Managing the Money at Your House" February 1972.
"Maybe Your Car Needs a Tune-up" January 1971.
"New Rules That Protect Your Credit Rating" April 1971.
"Road Test of Four 1972 Cars" January 1972.
"They Promise Action on Consumer Complaints" January 1972.
"Using Credit: Keywords You Need to Know" November 1971.
"Warning: Double-check Those Charge Accounts" October 1970.
"Watch Out for the Credit Card Crooks" March 1971.
"What Do You Look for in a Car" January 1972.
"Will 'No-Fault' Bring Cheaper, Better Auto Insurance" March 1972.
"You Can Save in Spite of Yourself" October 1970.

Co-Ed, Scholastic Magazines, Inc., 902 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

"The Choice is Yours" October 1968.
"The Choice" February 1970.

Family Circle. Mattoon, Illinois 61938.
"Family Circle's Accident Report Card" July 1972.
"How to Find an Honest Repairman" March 1972.
"Money Saving Tips for Car Owners" April 1972.

Journal of Home Economics. "Consumer Protection Against What?" American Home Economics Association, 2010 Massachusetts Avenue, Northwest, Washington, D. C. 20036.

Penney's Forum. J. C. Penney Company, Inc., 1301 Avenune of the Americas, New York, New York 10019.
"Can You Choose a Life Style?" - Fall/Winter 1971.
"Chairs - Diologue with Self" - Spring/Summer 1972.
"Consumer Responsibilities" - Fall/Winter 1968.
"Dick Harrison" - Fall/Winter 1969.
"Managing Resources to Achieve Goals" - Fall/Winter 1969.
"What Do We Mean?" - Fall/Winter 1969.

Reader's Digest. The Reader's Digest Association, Inc., Pleasantville, New York 10570.
"Mama and Her Bank Account" February 1941.
"Mama Was an Ecologist" June 1972.
"Ways to Keep Your Debts Under Control" May 1969.

The Illinois Teacher. "The In-Basket Technique" November/December 1969. Educational Building, University of Illinois, Urbana, Illinois 61801.

Tips and Topics. "The Singing House" College of Home Economics, P. O. Box 4170, Texas Tech University, Lubbock, Texas 79409. (Mimeograph sheet)

Woman's Day. Fawcett Publications, Inc., Fawcett Building, Greenwich, Connecticut 06830.
"Do You Know Your Credit Rating?" September 1970.
"If You Lose a Credit Card" November 1970.

Records:

Disney, Walt. Babes in Toyland: "I Can't Do the Sums". Disneyland Record. 1961.

Presley, Elvis. In the Ghetto. RCA Victor.

Slides:

Michigan State University Extension Service. Ads Add Up. East Lansing, Michigan 48823.

Underwriters' Laboratories, Inc. Testing for Public Safety. Public Information and Education Services, 207 East Ohio Street, Chicago, Illinois 60611.

United States Department of Agriculture. Shoppers Guide. Division of Photography, Office of Information, Washington, D. C. 20250.

Transparencies:

Changing Times Education Service, 1728 H Street, Northwest, Washington, D. C. 20006.
Teaching Consumer Education
Numbers: 1, 2, 3, 4, 5, 6.
Teachers' Journal. "What Do You Look for in a Car?" January 1972.

Homemaking Laboratories. Teacher Resource Unit on Consumer Education - A Car Care Schedule. Tony, Wisconsin 54563.

Scholastic Magazines. Classtoons: Housing. 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632.

Vocational Media Center. Clemson University, Clemson, South Carolina 29631.

Consumer Education:

"Bases on which Credit is Given"
"Characteristics of Each Stage of the Family Life Cycle"
"Family Life Cycle"
"Major Expenses of Each Stage"
"The Seven Way Test of Buymanship???"
"Thinking about Renting?"
"Types of Health Insurance"
"Why Consumers Buy Health Insurance"
"Wanted: Financial Security Against"
"Ways People Save"